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## **ABSTRACT**

A method predicts vintage behavior. The method receives a first set of data, the first set of data being based on at least one of a first factor and a second factor. The first factor includes a factor related to vintage maturation. The second factor includes a factor not related to vintage maturation. The method determines a second set of data and a third set of data based on the first set of data, the second set of data being based on the first factor, and the third set of data being based on the second factor. The method then predicts vintage behavior based on at least one of the second set of data and the third set of data.

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